

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES J. DILTS
SHELLEY L. DILTS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-22822

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/11/2014 and confirmed on 9/9/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		96,252.12
Less Refunds to Debtor	1,687.58	
TOTAL AMOUNT OF PLAN FUND		94,564.54

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	3,961.29	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,961.29

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	SPECIALIZED LOAN SERVICING LLC	0.00	35,120.52	0.00	35,120.52
	Acct: 8342				
	WILMINGTON SAVINGS FUND SOCIETY I	0.00	12,232.14	0.00	12,232.14
	Acct: 3865				
	SPECIALIZED LOAN SERVICING LLC	566.46	566.46	0.00	566.46
	Acct: 8342				
	WILMINGTON SAVINGS FUND SOCIETY I	105.95	105.95	0.00	105.95
	Acct: 3865				
	PRA RECEIVABLES MANAGEMENT LLC -	0.00	0.00	0.00	0.00
	Acct: 5569				
	NPRTO NORTH-EAST LLC	0.00	0.00	0.00	0.00
	Acct: 9912				
	SANTANDER CONSUMER ASSGNEE-FIF1	34,724.04	34,724.04	3,854.14	38,578.18
	Acct: 3980				
	CAPITAL ONE AUTO FINANCE**	0.00	0.00	0.00	0.00
	Acct: 8444				
					86,603.25

Priority					
	LAWRENCE W WILLIS ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	JAMES J. DILTS	0.00	0.00	0.00	0.00
	Acct:				
	JAMES J. DILTS	1,687.58	1,687.58	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXX2/19				

*** NONE ***

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	2,306.80	0.00	0.00	0.00
	Acct: 8272				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX8935				
	PRA/PORTFOLIO RECOVERY ASSOC	2,538.42	0.00	0.00	0.00
	Acct: 6269				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX0264				
	QUANTUM3 GROUP LLC AGNT - COMENI	908.02	0.00	0.00	0.00
	Acct: 2574				
	PRA/PORTFOLIO RECOVERY ASSOC	2,096.08	0.00	0.00	0.00
	Acct: 0358				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX2772				
	PRA/PORTFOLIO RECOVERY ASSOC	1,020.86	0.00	0.00	0.00
	Acct: 5016				
	PRA RECEIVABLES MANAGEMENT LLC -	1,262.79	0.00	0.00	0.00
	Acct: 5569				
	PRA/PORTFOLIO RECOVERY ASSOC	1,718.29	0.00	0.00	0.00
	Acct: 4006				
	CARE CREDIT	0.00	0.00	0.00	0.00
	Acct: XXX3635				
	PRA/PORTFOLIO RECOVERY ASSOC	359.02	0.00	0.00	0.00
	Acct: 9778				
	CAPITAL RECOVERY V LLC++	172.86	0.00	0.00	0.00
	Acct: 2032				
	PRA/PORTFOLIO RECOVERY ASSOC	2,173.78	0.00	0.00	0.00
	Acct: 7394				
	TD BANK USA NA**	1,190.66	0.00	0.00	0.00
	Acct: 5090				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: XXX9020				
	AMERICAN INFOSOURCE LP AGENT FOF	2,081.36	0.00	0.00	0.00
	Acct: 0001				
	PRA/PORTFOLIO RECOVERY ASSOC	294.97	0.00	0.00	0.00
	Acct: 5245				
	PRA/PORTFOLIO RECOVERY ASSOC	1,646.40	0.00	0.00	0.00
	Acct: 9807				
	AMERICAN INFOSOURCE LP - AGENT DII	130.68	0.00	0.00	0.00
	Acct: 2950				

*** NONE ***

TOTAL PAID TO CREDITORS

86,603.25

TOTAL

CLAIMED 0.00

PRIORITY 35,396.45

SECURED 19,900.99

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES J. DILTS
SHELLEY L. DILTS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-22822

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James J. Dilts
Shelley L. Dilts
DebtorsCase No. 14-22822-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 2
Total Noticed: 37

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.

db/jdb
cr +James J. Dilts, Shelley L. Dilts, 103 W Adams Ave, Vandergrift, PA 15690-1304
cr +HOUSEHOLD REALTY CORPORATION, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr +Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001-9013
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
13958678 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
13887211 +CHASE BANK USA, PO Box 15298, Wilmington, DE 19850-5298
13946939 +HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14146181 +Household Realty Corporation, C/O HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
13887217 +SPRINGLEAF FORMERLY AGF, PO BOX 899, Indiana, PA 15701-0899
13904190 +Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
13887214 +Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
13887215 +Sears, PO Box 6282, Sioux Falls, SD 57117-6282
15104305 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
13887223 +TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
13887225 +Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
13938309 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014,
3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14421440 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2019 04:01:42
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13931076 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 27 2019 04:00:31
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
13887208 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 27 2019 04:00:53 CAP ONE,
PO Box 30253, Salt Lake City, UT 84130-0253
13887212 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 27 2019 03:57:44 COMENITY BANK/GNTEAGLE,
PO Box 182789, Columbus, OH 43218-2789
13887210 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 27 2019 04:01:38 Capital One,
PO Box 30253, Salt Lake City, UT 84130-0253
13891609 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 27 2019 04:01:05
Capital One Auto Finance, PO Box 9013, Addison, TX 75001-9013
13958943 E-mail/PDF: rmscedi@recoverycorp.com Nov 27 2019 04:01:46 Capital Recovery V, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14520085 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2019 04:17:05
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13948344 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2019 04:16:32
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13920140 E-mail/Text: ecfbankruptcy@progleasing.com Nov 27 2019 03:58:17 NPRT0 North-East, LLC,
10619 South Jordan Gateway, #100, South Jordan, Utah 84095
13887213 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:11 Paypal, PO Box 960080,
Orlando, FL 32896-0080
13940625 E-mail/Text: bnc-quantum@quantum3group.com Nov 27 2019 03:57:50
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13915613 E-mail/PDF: cbp@onemainfinancial.com Nov 27 2019 04:01:28 Springleaf Financial Services,
P.O. Box 3251, Evansville, IN 47731-3251
13887219 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:08 SYNCB/Care Credit,
PO BOX 965036, Orlando, FL 32896-5036
13887220 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:11 SYNCB/JC PENNEY, PO BOX 965007,
Orlando, FL 32896-5007
13887218 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:08 Synch/Amazon, PO BOX 965015,
Orlando, FL 32896-5015
13887221 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:12 Synch/Old Navy, PO BOX 965005,
Orlando, FL 32896-5005
13887222 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:01:34 Synch/Walmart, PO BOX 965024,
Orlando, FL 32896-5024
13918501 +E-mail/Text: bncmail@w-legal.com Nov 27 2019 03:58:18 TD BANK USA, N.A.,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13887224 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 27 2019 03:56:22
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Capital One Auto Finance
cr Wells Fargo Bank, N.A.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 37

Date Rcvd: Nov 26, 2019

13887209* +CAP ONE, PO Box 30253, Salt Lake City, UT 84130-0253
13887216* +Sears, PO Box 6282, Sioux Falls, SD 57117-6282
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Lawrence W. Willis on behalf of Joint Debtor Shelley L. Dilts ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com; willislr88866@notify.bestcase.com
Lawrence W. Willis on behalf of Debtor James J. Dilts ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com; willislr88866@notify.bestcase.com
Mario J. Hanyon on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Martin A. Mooney on behalf of Creditor Capital One Auto Finance kcollins@schillerknapp.com,
acarmany@schillerknapp.com; bfisher@schillerknapp.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul William Cressman on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9